1	2	3	4	5
22	M/s Tata Vashishti and Detergents Ltd.	.	0.63	13.84
23	M/s Utkal Soap products (P) Limited	9.31	12.99	15.70
24	(i) M/s Goramal Hariram Ltd., Ghaziabad			
	(ii) M/s Amrit Vanaspati Co. Ltd., Ghaziabad			
	(iii) M/s Pal Chemical(P) Ltd., Sahiababad			
	(iv) M/s Modi Soap Works Modinagar			
	(v) M/s Shaam Soap Ind. Noida			
	(vi) M/s Tata Oil Mills Co. Ltd., Ghaziabad			
	(vii) M/s Garden Perfumes (P) Ltd., Meerut	139.29	71.14	91.98
25	M/s Godrej Soap Ltd., Vikhroli Bombay-79	101.38	83.60	75.61
26	M/s Charkha Chemical & Soap Industries, Wazirpur Indl. Area, New Delhi.			..
27	M/s Shriram Food and Fertilizers Ltd & M/s Goramal Hari Ram Ltd.			
	M/s Naulakha Engineering Works	5.38	5.87	5.17
28	M/s Hindustan Lever Ltd., C-9, N.I.D.C. Khamgaon			
	M/s Akola Oil Industries Amtia	201.99	209.64	199.69
29	M/s Pratibha Chemicals Pvt. Ltd. Industiral Area Side-2 Rania Khanpur Dehat.			
	M/s Ganges Soaps Works (P) Ltd. Hindustan Lever Ltd., A-1, UP Side Industrial Area, Orai-285001 Distt Jalaun UP.	33.41	143.15	151.07
	M/s Pee Cee Soap and Chemicals Ltd. Agra	..	..	6.40
30	M/s Tata Oils Mills			
	M/s Bombay Soap Factory			
	M/s Hindustan Lever Ltd.,	417.94	301.42	283.91
	GRAND TOTAL .	1816.37	1626.79	1906.16

Loans to Farmers in Gujarat

5977. SHRI ANANTRAY DEVSHANKER DAVE:

SHRI CHIMANBHAI HARIBHAI SHUKLA:

Will the Minister of FINANCE be pleased to state:

(a) what is the district-wise amount of loan distributed to farmers in Gujarat by the public sector banks during the years 1992-93, 1993-94 and so far in 1994-95;

(b) wht is the district wise number of farmers benefited;

(c) whether the farmers have to face a lot of difficulties to get the loans on time;

(d) if so, the details thereof; and

(e) what steps are proposed to be taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) and (b) District-wise details of the amount of loan disbursed by the Public Sector Banks under priority sector and the number of persons benefited therefrom in the State of Gujarat during the year 1992-93, 1993-94 and 1994-95 (upto Decmeber, 1994) are given in the Statement (*see* below).

(c) to (e) Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD) have reported that they have not received any complaint regarding difficulties faced by the farmers in Gujarat in obtaining loans from banks. RBI has issued detailed guidelines to commercial banks for simplifying and liberalising lending procedures to farmers. Some of the important ones are :

(i) All loan applications upto a credit limit of Rs. 25,000|- should be disposed of within a fortnight and those over Rs. 25,000|- within 8 to 9 weeks: (ii) Branch Managers are required to be vested with discretionary powers to sanction proposals from weaker sections without reference to higher authorities; (iii) credit proposals from weaker sections are to be cleared promptly: (iv) Banks are not required to take any margin for both short term and term loans upto Rs. 10,000|-; (v) No security is to be taken for both short term and term loans upto Rs. 15,000|- where moveable assets are created. However, hypothecation of the asset created within the bank's assistance is taken as security. This limit for not taking security is Rs. 5,000|- where moveable assets are not created: (vi) A register is required to be maintained at branches of the loan applications giving details such as date of receipt, sanction|rejection with reasons thereof, etc.; (vii) The banks are also required to maintain machinery at Regional Offices level to look into complaints from borrowers and to verify that the guidelines issued by RBI for lending to priority sector are followed by branches. In October, 1994, RBI has directed banks to provide cash credit facility to farmers satisfying certain criteria for their composite credit requirements.

Statement

District-wise details of loans disbursed by the public sector banks under Priority Sector in the State of Gujarat during by the year 1992-93, 1993-94 *and* 1994-95 (*upto December*, 1994).

(Rs. in crores)

District	1992-93		1993-94		1994-95	
	No.	Amount	No.	Amount	No.	Amount
1. Ahmedabad . .	65171	72.64	182987	71.52	151397	75.51
2. Amreli . . .	63981	33.87	65323	42.64	NA	54.52
3. Banaskantha . .	73936	65.90	61383	66.15	NA	30.23
4. Baroda . . .	32550	46.19	40286	79.01	78601	61.71
5. Bhavnagar . .	109423	221.92	124295	251.36	33296	193.05
6. Bharuch . . .	21298	33.60	17786	37.14	20408	18.88
7. Valsad . . .	30877	40.28	14985	58.74	5725	14.11
8. Danga . . .	1647	0.78	820	0.64	852	0.5

District	1992-93 No.	1992-93 Amount	1993-94 No.	1993-94 Amount	1994-95 No.	1994-95 Amount
9 Gandhinagar . .	8592	9.47	9171	9.20	1165	7.74
10. Jamnagar . . .	93242	66.98	79234	77.37	282129	102.94
11. Junagadh . . .	22350	57.28	NA	80.47	NA	92.88
12. Kheda . . .	27830	67.01	NA	78.54	NA	62.25
13. Kutch . . .	13690	21.31	13760	22.84	NA	25.26
14. Mahsana . . .	14351	56.31	21849	72.83	NA	54.82
15. Panchmahals . .	138260	57.79	32509	77.03	NA	81.68
16. Rajkot . . .	41747	91.09	128289	138.22	290442	147.16
17. Sabarkantha . .	13787	33.08	73640	49.02	NA	28.06
18. Surat . . .	18706	56.06	22580	168.44	NA	104.9ς
19. Surendranagar . .	9050	26.53	NA	34.81	NA	36.88

*1994-95 upto December, 1994.

नियंत्रक-महालेखा परीक्षक को लेखे प्रस्तुत न किया जाना

5978. **श्री ईश दत्त यादव :**
श्री अब्दुल मोहम्मद :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि भारत के नियंत्रक-महालेखा परीक्षक को लेखा परीक्षा हेतु लेखे समय पर प्रस्तुत नहीं किए जा रहे हैं ;

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है ;

(ग) क्या भारत के नियंत्रक-महालेखा परीक्षक ने लेखे समय पर प्रस्तुत न किए जाने पर अप्रसन्नता व्यक्त की है ;

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है ; और

(ङ) सरकार ने इस लापरवाही को रोकने हेतु क्या प्रयास किए हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम०वी० चन्द्रशेखर मूर्ति): (क) और (ख) भारत के नियंत्रक-महालेखा परीक्षक को रेल मंत्रालय, डाक विभाग तथा दूर-संचार विभाग द्वारा अपने विनियोग लेखे परीक्षा हेतु प्रस्तुत करने में विलम्ब हुए हैं ।

(ग) और (घ) डाक और दूर-संचार विभागों में सचिवों तथा वित्त आयुक्त, रेल को संबोधित पत्रों में नियंत्रक-महालेखा परीक्षक ने लेखा-परीक्षा हेतु विनियोग लेखे प्रस्तुत करने में हुए विलम्ब के बारे में अपनी चिन्ता व्यक्त की है, क्योंकि इससे संसद् को विनियोग लेखे प्रस्तुत करने में विलम्ब हो जाता है ।

(ङ) रेल मंत्रालय तथा डाक और दूर-संचार विभागों ने भविष्य में ऐसे विलम्बों से बचने के लिए किए गए उपायों के बारे में नियंत्रक महालेखा परीक्षक को सूचित कर दिया है ।